UNITED STATES BANKRUPTCY COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: * CHAPTER 13

MICHAEL WOODS * BANKRUPTCY NO. 18-17712

Debtor *

ORDER

AND NOW, this day of , 201 , upon consideration of ACAR Leasing d/b/a GM Financial Leasing's Motion for Relief from the Automatic Stay and Debtors' answer thereto, and after hearing, it is hereby ORDERED and DECREED that;

The Motion of ACAR Leasing d/b/a GM Financial Leasing for Relief From The Automatic Stay Under Section 362 is DENIED.

BY THE COURT:

J.

Kenneth G. Harrison, Esquire Fine Neshaminy Interplex Suite 115 Trevose, PA 19053

William C. Miller, Esquire (Trustee) P.O. Box 40119 Philadelphia, PA 19106

William E. Craig, Esquire Morton & Craig 110 Marter Avenue Suite 301 Moorestown, NJ 08057

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IN RE: MICHAEL WOODS * CHAPTER 13

BANKRUPTCY NO. 18-17712

*

Debtor ,

DEBTOR'S ANSWER TO THE MOTION FOR RELIEF FROM THE AUTOMATIC STAY

Debtors, Michael Woods, by and through his attorney, Kenneth G. Harrison, Esquire, respectfully represents as follows:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Denied. The October 27, 2018 payment is a pre-petition debt and Movant has filed a proof of claim in the amount of \$531.11. In addition, Debtor has made post-petition payments in the amount of \$1,500.00.
- 5. Denied as a conclusion of law upon which no responsive pleading is required.

DEFENSES

- 1. Movant has been afforded adequate protection of its interest.
- 2. Movant has not shown the irreparable harm necessary to justify lifting of the automatic stay with respect to its foreclosure.
- 3. If movant is entitled to relief from the stay, the stay should not be terminated and the Court should grant less drastic relief by conditioning or modifying the stay.

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WHEREFORE, Debtor, Michael Woods, respectfully requests that this Honorable Court deny Movant's Motion for Relief From the Automatic Stay.

Respectfully submitted,

s/s Kenneth G. Harrison
Kenneth G. Harrison, Esquire
Five Neshaminy Interplex Suite 115
Trevose, PA 19053